

Information to identify the case:

Debtor 1	<u>Julie A. Morris</u>	Social Security number or ITIN	xxx-xx-7017
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-10664-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Julie A. Morris
fka Julie A. Freeman

10/17/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Julie A. Morris
DebtorCase No. 12-10664-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: culy
Form ID: 3180WPage 1 of 2
Total Noticed: 36

Date Rcvd: Oct 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2017.

db +Julie A. Morris, 1840 Christy Road, Hermitage, PA 16148-6271
 aty +Katherine E. Knowlton, Urden Law Offices, P.C., 111 Woodcrest Road,
 Cherry Hill, NJ 08003-3620
 sp +John D. Alfredo, P.O. Box 246, Sharpsville, PA 16150-0246
 13392720 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147
 13372247 +Acs/pnc Education Lo, 501 Bleecker Street, Utica, NY 13501-2401
 13372249 +Bank Of America, N.A., 16001 North Dallas Parkway, Addison, TX 75001-3311
 13472277 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
 13372251 First Commonwealth B, Philadelphia And Sixth Streets, Indiana, PA 15701
 13372246 Hsbc Bank, PO Box 52530, Carol Stream, IL 60196
 13372255 +John A. Morris, 403 Wilson Street, Apt. 2, Sharon, PA 16146-1579
 13372257 +Macy's (p), Attn: Bankruptcy Dept, 9111 Duke Blvd, Mason, OH 45040-8999
 13372258 PHEAA (p), 1200 North Seven Street, Harrisburg, PA 17102-1444
 13372259 Sallie Mae, PO Box 9500, Po# Smi-0000013421, Wilkes-Barre, PA 18773
 13372260 +Sears/Citibank Private Label (p), P.O. Box 20483, Kansas City, MO 64195-0483
 13372261 +Springleaf Financial, 500 Northwest Plaza #1200, St Ann Arc Brch Card Mo # 2183,
 Evansville, IN 47715-3550
 13372263 +The Home Depot Credit Services (p), Attn: Bankruptcy Dept, PO Box 6405,
 Sioux Falls, SD 57117-6405
 13372264 Urden Law Offices, P.C., Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,
 Cherry Hill, NJ 08003-3620
 13372265 WFNNB (p), Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 18 2017 01:13:53 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946
 cr +EDI: BANKAMER.COM Oct 18 2017 01:08:00 BANK OF AMERICA, N.A., 2380 Performance Dr,
 Richardson, TX 75082-4333
 cr EDI: ECAST.COM Oct 18 2017 01:08:00 eCAST Settlement Corporation, POB 29262,
 New York, NY 10087-9262
 13398015 EDI: BANKAMER2.COM Oct 18 2017 01:08:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 13372248 EDI: BANKAMER.COM Oct 18 2017 01:08:00 Bank Of America, 4060 Ogletown/Stanton Rd,
 De5-019-03-07, Newark, DE 19713
 13372250 EDI: CITICORP.COM Oct 18 2017 01:08:00 Citicards Cbna, P.O. Box 6500, C/O Citi Corp,
 Sioux Falls, SD 57117-6500
 13372252 +EDI: RMSC.COM Oct 18 2017 01:08:00 GE Money Bank (p), Attn: Bankruptcy Dept,
 PO Box 103104, Roswell, GA 30076-9104
 13372254 +EDI: HFC.COM Oct 18 2017 01:08:00 Hsbc Best Buy, 1405 Foulk Road,
 Wilmington, DE 19803-2769
 13444662 EDI: JEFFERSONCAP.COM Oct 18 2017 01:08:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 13883207 EDI: RESURGENT.COM Oct 18 2017 01:13:00 LVNV Funding LLC, c/o Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 13457755 EDI: RESURGENT.COM Oct 18 2017 01:13:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13372256 +EDI: RESURGENT.COM Oct 18 2017 01:13:00 Lvnv Funding Llc, PO Box 10584,
 Greenville, SC 29603-0584
 13440353 EDI: PRA.COM Oct 18 2017 01:08:00 Portfolio Recovery Associates LLC, P.O. Box 41067,
 Norfolk, VA 23541
 13438861 EDI: PRA.COM Oct 18 2017 01:08:00 Portfolio Recovery Associates, LLC, PO Box 12914,
 Norfolk VA 23541
 13472849 EDI: AGFINANCE.COM Oct 18 2017 01:08:00 Springleaf Financial Services, Po Box 3251,
 Evansville, IN 47731
 13450687 EDI: BECKLEE.COM Oct 18 2017 01:08:00 State Farm Bank, c o Becket and Lee LLP, POB 3001,
 Malvern, PA 19355-0701
 13372262 +EDI: STFM.COM Oct 18 2017 01:08:00 State Farm Bank, Customer Service 003722347,
 One State Farm Plaza, A-1, Bloomington, IL 61710-0001
 13419686 +EDI: JEFFERSONCAP.COM Oct 18 2017 01:08:00 VION HOLDINGS, LLC,
 c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A., successor by merger to BAC
 cr* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,
 Greenville, SC 29603-0587
 13372253* +GE Money Bank (p), Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30076-9104
 TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0315-1

User: culy
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2017 at the address(es) listed below:

Chester B. Scholl, Jr. on behalf of Debtor Julie A. Morris scholl@scholl.org,
wendy@fdgs-law.com

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com

Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

Stuart P. Winneg on behalf of Creditor Bank of America, N.A., successor by merger to BAC Home
Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP swinneg@udren.com,
cblack@udren.com

TOTAL: 5